

Form ntchrgbk

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 23-16204-MEH
Chapter: 13
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lauren M McNaught
aka Lauren Struble
84 Circle Drive
Oak Ridge, NJ 07438

Social Security No.:
xxx-xx-1540

Employer's Tax I.D. No.:

NOTICE OF HEARING

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

on 6/4/25 at 10:00 AM

to consider and act upon the following:

103 – Motion to Approve Loan Modification with Cross Country Mortgage Filed by Scott D. Sherman on behalf of Lauren M McNaught. Objection deadline is 05/16/2025. (Attachments: # 1 Certification # 2 Exhibit A # 3 Proposed Order # 4 Certificate of Service) (Sherman, Scott)

104 – Limited Objection to Motion to Approve Loan Modification (related document: 103 Motion to Approve Loan Modification with Cross Country Mortgage Filed by Scott D. Sherman on behalf of Lauren M McNaught. Objection deadline is 05/16/2025. (Attachments: # 1 Certification # 2 Exhibit A # 3 Proposed Order # 4 Certificate of Service) filed by Debtor Lauren M McNaught) filed by Marie-Ann Greenberg on behalf of Marie-Ann Greenberg. (Attachments: # 1 Certificate of Service Attached) (Greenberg, Marie-Ann)

Dated: 5/12/25

Jeanne Naughton
Clerk, U.S. Bankruptcy Court

In re:
Lauren M McNaught
Debtor

Case No. 23-16204-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 12, 2025

User: admin
Form ID: ntchrgbk

Page 1 of 2
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2025:

Recip ID	Recipient Name and Address
db	+ Lauren M McNaught, 84 Circle Drive, Oak Ridge, NJ 07438-9015

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 12 2025 21:11:27	AIS Portfolio Services, LLC, Attn: BMW Financial Services NA, LLC Dep, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BKCourtNotices@yourmortgageonline.com	May 12 2025 20:50:00	CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 12 2025 21:11:33	Financial Services Vehicle Trust, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bk@szjlaw.com	May 12 2025 20:50:00	Santander Consumer USA Inc., Santander Consumer USA Inc, 2860 Patton Rd., Roseville, MN 55113-1100

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2025 at the address(es) listed below:

District/off: 0312-2

User: admin

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Date Rcvd: May 12, 2025

Form ID: ntchrgbk

Total Noticed: 5

Name	Email Address
Denise E. Carlon	on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor CrossCountry Mortgage LLC laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Regina Cohen	on behalf of Creditor Financial Services Vehicle Trust rcohen@lavin-law.com mmalone@lavin-law.com
Robert P. Saltzman	on behalf of Creditor CrossCountry Mortgage LLC dnj@pbslaw.org
Scott D. Sherman	on behalf of Debtor Lauren M McNaught ssherman@minionsherman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraige@ecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8